



Attorney Docket No. 62941.002006  
Attorney Customer No. 27682

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:

Merrill Brooks Smith et al.

Application No.: 10/758,429

Filing Date: January 16, 2004

Attorney Docket No.: 62941.002006  
(formerly 64243.000006)

Title: SYSTEM AND METHOD FOR  
CONDUCTING A RETURN  
TRANSACTION FOR A PIN-  
ACTIVATED ACCOUNT

Group Art Unit: 2876

Examiner: D. St.Cyr

Enter  
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6/17/06

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE AND AMENDMENT UNDER 37 C.F.R. §1.111**

Dear Sir:

In response to the final Office Action mailed March 13, 2006, Applicants respectfully  
submit this Amendment and Response under 37 CFR §1.111.

In the Specification begins on page 2 of this paper.

In the Claims begins on page 3 of this paper.

Remarks begin on page 11 of this paper.

9/10/06  
SS 5/30/06  
SD